

United States Bankruptcy Court
District of New Mexico

In re:
James G. Champion
Debtor

Case No. 12-13445-t
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1084-1

User: admin
Form ID: bl8

Page 1 of 2
Total Noticed: 25

Date Rcvd: Dec 31, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 02, 2013.

db
3145815 +James G. Champion, 11112 Arvada NE, Albuquerque, NM 87112-3212
3145816 +American Bank of the North, 500 Platt Ave., Nashwauk, MN 55769-1166
3145817 +BAC Home Loans, 450 American St., Simi Valley, CA 93065-6285
3145817 +BAC Home Loans Services, 450 American St. SV, Simi Valley, CA 93065-6285
3145823 +Carla Jacquez, 1581 B Hwy 502, Santa Fe, NM 87506-8903
3145818 +Cliffdwellers Productions, 3791 Southern Blvd., SE Ste.101, Rio Rancho, NM 87124-7417
3145819 +Dex Media, 5600 Wyoming Blvd., NE #100, Albuquerque, NM 87109-3174
3145826 +Jesse & Danielle Goodvoice, 4805 Goodrich Ave., NE, Albuquerque, NM 87110-1169
3145834 +Matthew Tucker, Esq., Orraj, Anderson Obrey-Espinosa, 500 Marquette Ave., NW #1050, Albuquerque, NM 87102-5310
3145827 +Nancy L.Champion, 11112 Arvada NE, Albuquerque, NM 87112-3212
3145828 +New Mexico Marketplace, 4308 Carlisle Blvd. NE #103, Albuquerque, NM 87107-4849
3145829 +North American Bancard, 250 Stephenson Highway, Troy, MI 48083-1117
3145830 +Raul & Faith Montoya, 2704 Rhode Island NE, Albuquerque, NM 87110-3702
3145835 Susan M. Warren, c/o Feferman & Warren, 300 Central Ave. SW #2000W, Albuquerque, NM 87102-3203
3145832 +ValuTel Communications, 9301 Indian School Road NE, Albuquerque, NM 87112-2884

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: ATLASACQU.COM Dec 31 2012 22:53:00 Atlas Acquisitions LLC, Attn: Avi Schild, 294 Union St., Hackensack, NJ 07601-4303
cr EDI: RECOVERYCORP.COM Dec 31 2012 22:53:00 GE Capital Retail Bank c/o Recovery Management Sys, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3145833 +EDI: AFNIRECOVERY.COM Dec 31 2012 22:53:00 AFNI, PO Box 3097, Bloomington, IL 61702-3097
3169765 +EDI: ATLASACQU.COM Dec 31 2012 22:53:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
3145824 +E-mail/Text: bkclaw2@centurylink.com Dec 31 2012 23:00:49 CenturyLink Communications, PO Box 29040, Phoenix, AZ 85038-9040
3145825 +EDI: CAUT.COM Dec 31 2012 22:58:00 Chase, f/k/a Bank One - Bankruptcy Department, 201 N. Central Ave., Phoenix, AZ 85004-0073
3145821 EDI: IRS.COM Dec 31 2012 22:53:00 Internal Revenue Service, 4041 N. Central Ave Ste 112, Phoenix, AZ 85012-2653
3145820 +E-mail/Text: sheryllipp@milgard.com Dec 31 2012 23:00:25 Milgard, 17450 East 32nd Place, Aurora, CO 80011-3330
3145822 EDI: NMTRD.COM Dec 31 2012 22:53:00 NM Taxation & Revenue Dept., Attn: Bankruptcy Section, PO Box 8575, Albuquerque, NM 87198-8575
3145831 EDI: SALMAESERVICING.COM Dec 31 2012 22:53:00 Sallie Mae Servicing, PO Box 4600, Wilkes-Barre, PA 18773-4600

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

nfs* +Nancy L. Champion, 11112 Arvada NE, Albuquerque, NM 87112-3212

TOTALS: 0, * 1, ## 0

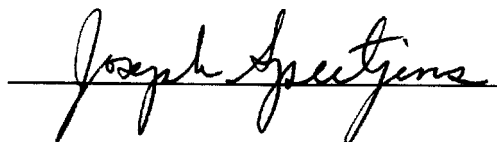
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 02, 2013

Signature:



District/off: 1084-1

User: admin
Form ID: b18

Page 2 of 2
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Date Rcvd: Dec 31, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 31, 2012 at the address(es) listed below:

Michael J. Caplan michaelcaplanlaw@qwestoffice.net,
tgarciaacapanlaw@qwestoffice.net;mcaplan@ecf.epiqsystems.com
Ronald E Holmes on behalf of Debtor James Champion ronholmes@ronholmes.com,
notices@ronholmes.com
Ronald E xHolmes on behalf of Debtor James Champion ronholmes@ronholmes.com,
notices@ronholmes.com
United States Trustee ustpreregion20.aq.ecf@usdoj.gov

TOTAL: 4

United States Bankruptcy Court

District of New Mexico

Case No. 12-13445-t7

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James G. Champion
11112 Arvada NE
Albuquerque, NM 87112

Last four digits of Social Security or other
Individual Taxpayer-Identification No(s)., (if any):

xxx-xx-0206

Employer's Tax-Identification No(s)., /Other No(s) (if any):

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11 United States Code (the Bankruptcy Code).

BY THE COURT

Dated: 12/31/12

David T. Thuma
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.